AGORD. CERTII	FICATE OF	INSURAI	NCE	issuzi 	DATE (MM/DD/YY) 12/29/94
PRODUCER		THIS CERTIFICAT	E IS ISSUED AS A	MATTER OF INFORMA	ATION ONLY AND
Meeker Sharkey & MacBean		CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE			
21 Commerce Drive		POLICIES BELOW.			
Cranford, NJ 07016		COMPANIES AFFORDING COVERAGE			
908-272-8100		COMPANY A St. Paul Fire & Marine			
INSURED		COMPANY B			
Soc.Hill @ University Hts.III 1 Cornerstone Lane Newark		COMPANY LETTER C			
		COMPANY D			
NJ 07103		COMPANY LETTER E			
COVERAGES THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHST ANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES, LMITS SHOWNMAY HAVE BEEN REDUCED BY PAID CLAMS.					
CO TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECT			rs
GENERAL LIABILITY A X COMMERCIAL GENERAL LIABILITY		1/01/95		GENERAL AGGREGATE	\$ 5000000
	BC02900238		5 1/01/96	PRODUCTS-COMP/OP AGG.	\$ 5000000
CLAIMS MADE X OCCUR.		ľ		PERSONAL & ADV. INJURY	\$ 5000000
OWNER'S & CONTRACTOR'S PROT.				EACH OCCURRENCE	\$ 5000000
			, i	FIRE DAMAGE (Any one fire)	\$ 50000
				MED. EXPENSE (Any one person	\$ 5000
AUTOMOBILE LIABILITY				COMBINED SINGLE	\$
ANY AUTO ALL OWNED AUTOS				BODILY INJURY (Per person)	\$
SCHEDULED AUTOS HIRED AUTOS				BODILY INJURY (Per accident)	\$
NON-OWNED AUTOS GARAGE LIABILITY				PROPERTY DAMAGE	\$
EXCESSLIABILITY				EACH OCCURRENCE	\$
UMBRELLA FORM				AGGREGATE	\$
OTHER THAN UMBRELLA FORM					
				STATUTORY LIMITS	
WORKER'S COMPENSATION				EACH ACCIDENT	\$
AND				DISEASE-POLICY LIMIT	\$
EMPLOYERS' LIABILITY	İ			DISEASE-EACH EMPLOYEE	\$
A Bikt. Bidgs & Cnts A Fidelity	BC02900238 BC02900238	1/01/9	I	\$21,775,000. \$100,000.	
DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS CWINER: WILMER ACOSTA, MARRIED LOC: 72 MARROW STREET, NEWARK, N.J. 07103 (31A) LOT: 31.01 BLOCK: 406					
CERTIFICATE: HOLDER CANCELLATION					
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE OUNTY MORIGAGE COMPANY, INC. AND/OR IIS SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE FXPIRATION DATE THEREOF. THE ISSUING COMPANY WILL ENDEAVOR TO					
ASSIGNS EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO DAYSWRITTENNOTICE TO THE CERTIFICATE HOLDERNAMED TO THE					
.33 CLINION ROAD LEFT. BUT FAILURE TO MAIL SUCH NOTICE SHALL MPOSE NO OBLIGATION OR					
WEST CALDWELL, NJ 07006	LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENT A TIVES.				
	AUTHORIZED REPRESENTATIVE 010036000				
ACODD SE DIFFERM			There are		PORATION 1980
ACORD 25-5 (7/90)				WACURD CUR	AMEIUIT 1850